

Upgrade FAQ's

How to complete the qualification process, earn Silver Status and be eligible for the 2017 Wellness CDHP. IF you have questions specifically related to the HumanaVitality program, please read the HumanaVitality FAQ document.

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Invest In Your Health website

This is the one stop shop for all information pertaining to qualifying of the 2017 Upgrade and resources pertaining to HumanaVitality. Bookmark this website: investinyourhealthindiana.com/upgrade/

Eligibility

Who is eligible?

If you are currently enrolled in state medical benefits, you can qualify for the 2017 Wellness CDHP by reaching an Earned Status of Silver (read more on page 3) in HumanaVitality by August 31, 2016, and agreeing to the Non-Tobacco Use Agreement during our next Open Enrollment.

What does earn Silver Status mean?

This means all points must be processed and posted to your HumanaVitality account by the August 31 deadline. Don't wait until the last minute to submit information since processing of activities can take up to 45 days to be reflected in your account.

Can/should my spouse and family participate?

Yes, we encourage your spouse and covered dependents to all participate in the program. Everyone helps the account holder earn Silver Status within HumanaVitality to qualify for the Wellness CDHP Upgrade. This is a great way to get to Silver Status faster! Each dependent age 18 and older will have a separate account that is linked to the account holder.

I am a new employee. Can I participate?

Any employee enrolled in a medical plan offered through the State Personnel Department that earns Silver Status in HumanaVitality by August 31, 2016, is eligible for the Wellness CDHP Upgrade during Open Enrollment for 2017.

What if I am hired after August 31, 2016?

Employees hired and covered by a state medical plan after August 31, 2016, cannot qualify for the Wellness CDHP Upgrade for 2017. Employees are still encouraged to participate in HumanaVitality and other Invest in Your Health programs, which can be found at investinyourhealthindiana.com.

Can I still participate in HumanaVitality if I am not eligible for Upgrade this year?

If you are enrolled in a medical plan offered through the State Personnel Department, you are encouraged to participate in HumanaVitality throughout the year.

What is my incentive for upgrading to the 2016 Wellness CDHP?

The 2017 Wellness CDHP will be similar in design and structure to the 2016 Wellness CDHP. More information will be released later in the year once rates have been determined.

Why do I have to be a member of the health plan to participate?

The Upgrade program is a coordinated benefit within our current health plans; therefore, it is only available to employees (and covered dependents) who are enrolled in one of the four medical plans offered through the State Personnel Department. Of course we encourage every employee to seek a healthy lifestyle and there are other resources available to employees who are not covered by one of our health plans. You can find these resources at investinyourhealthindiana.com.

Can smokers qualify for the 2017 Wellness CDHP Upgrade?

Yes, for 2016, employees using tobacco can qualify for the Wellness CDHP as long as they meet all eligibility and qualification requirements. While we encourage all employees to abstain from tobacco products, the Non- Tobacco Use Agreement is not required for the 2017 Wellness CDHP eligibility. You can also earn points by participating in HumanaVitality's smoking cessation program. Additional assistance is also available through 1-800-Quit-Now.

What about pre-existing conditions?

There has not been, nor will there be, a pre-existing condition clause in any of our health plan offerings, including the 2017 Wellness CDHP.

I'm a state employee. My spouse/parent is the medical plan holder, but will not be next year. Can I still qualify for the 2017 Wellness CDHP?

If your spouse or parent is currently carrying family coverage through a medical plan offered by the State Personnel Department and you are a covered dependent, you may qualify for the Wellness CDHP for the 2017 plan year if you:

- attain Silver Status under your current medical plan offered through the State Personnel Department by August 31, 2016.
- are eligible to enroll in a medical plan offered by the State Personnel Department.

If you have questions pertaining specifically to your situation, please call the Benefits Hotline at (317) 232-1167 (Indianapolis) or (877) 248-0007 (Outside of Indianapolis).

If I earned eligibility for the 2016 Wellness CDHP, do I need to do anything to keep it?

Yes, you must achieve Silver Status in HumanaVitality by August 31 in order to qualify for the Wellness CDHP in 2017.

Is Humana my new health insurance?

No. The State of Indiana has medical coverage through Anthem.

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Dependents

Does my family have to participate in HumanaVitality if I carry family medical coverage?

While there is no requirement for your family to participate, it is recommended that they do. The points needed to reach Silver Status are determined by how many 18 and older dependents you have on your plan. Each 18 or older dependent on your plan adds the need for an additional 3,000 Vitality Points (in addition to the 5,000 required for the subscriber) in order for your family to reach an Earned Status of Silver. Having your family members participate will help you reach an Earned Status of Silver more easily.

Can/should my spouse and family members participate?

Yes, we encourage your spouse and covered dependents to all participate in the program. Everyone helps the account holder earn Silver Status within HumanaVitality to qualify for the Wellness CDHP Upgrade. This is a great way to reach an Earned Status of Silver faster! Each dependent over the age of 18 will have a separate account that is linked to the account holder.

Family Status Changes

I have a child turning 18 during the qualification period. What will happen with my Upgrade qualification requirements?

For each dependent over the age of 18 that you carry on your State medical plan, reaching an Earned Status of Silver in HumanaVitality requires an additional 3,000 points. If you have a dependent who turns 18 during the year an additional 3,000 points will be required to reach Silver Status at that time. At the time the dependent turns 18, he/she will be able to create his/her own account in HumanaVitality. It is recommended that all dependents take the Health Assessment and complete a Vitality Check. To review your Status, check the Achievement Dashboard by scrolling over Get Healthy and click Achievement Dashboard. If you have questions about this process, please contact the Benefits Hotline at 317-232-1167 (within Indianapolis) or toll-free at 877-248-0007 (outside Indianapolis).

Example: On January 1, 2016 George Smith is enrolled in HumanaVitality along with his 17 year old daughter Sara. Currently, George has to earn 5,000 points by August 31, 2016 to reach an Earned Status of Silver and qualify for the 2017 Wellness CDHP. Sara turns 18 on May 15. On Sara's birthday, the Smith's new goal will be to reach 8,000 points to reach an Earned Status of Silver. If George has 5,000 points at this time and has earned Silver Status; however, he and Sara will now go back to Bronze Status, until they earn 8,000 points. Sara can complete her Health Assessment and Vitality Check after her birthday, May 15, and she can earn up to 3,250 points. She can also participate in all the other HumanaVitality opportunities.

I have a qualifying event during the qualification period and added a dependent. Will this affect my Upgrade qualification requirements?

For each dependent over the age of 18 that you carry on your State medical insurance plan, reaching an Earned Status of Silver in HumanaVitality requires an additional 3,000 points. If you have add a dependent over the age of 18 during the year, an additional 3,000 points per dependent will be required to reach Silver Status at that time. Once the dependent(s) has been added they will be able to create his own account in HumanaVitality. It is recommended that each dependent take the Health Assessment and complete a Vitality Check. To review your Status, check the Achievement Dashboard by scrolling over Get Healthy and click Achievement Dashboard. **Please note: family status changes take approximately 30 days to reflect on your HumanaVitality account.** If you have questions about this process, please contact the Benefits Hotline at 317-232-1167 (within Indianapolis) or toll-free at 877-248-0007 (outside Indianapolis).

Example: On January 1, 2016 Jane Miller is enrolled in HumanaVitality as a single member. At this point, she has to achieve 5,000 points by August 31, 2016 to achieve Silver Status and qualify for the 2017 Wellness CDHP. Due to a qualifying event, Jane adds her husband and 18 year old stepson on June 12 to her medical and HumanaVitality plan. Now, the Miller’s will have to reach 11,000 points to meet Silver Status. Jane’s husband and stepson can complete their own Health Assessment and Vitality Check. They can also each earn up to 3,250 Vitality Points and participate in the other opportunities HumanaVitality offers.

<u>Old Points Needed</u>	<u>New Points Needed</u>
Jane – 5,000	Jane – 5,000
<i>Total points needed for Silver = 5,000</i>	Husband – 3,000
	Adult Dependent – 3,000
	<i>Total points needed for Silver = 11,000</i>

My dependent is being removed from my health care plan during the qualification period. What will happen with my Upgrade qualification requirements?

For each dependent over the age of 18 that you carry on your State medical insurance plan, achieving Silver Status in HumanaVitality requires an additional 3,000 points. If you drop a dependent over the age of 18 during the year, 3,000 points per dropped dependent will be dropped and thus lower your required point threshold to reach Silver Status. It is important to note that once a dependent is dropped from the program, the Vitality Points they earned will no longer be included in the total points for the subscriber. Any Vitality Bucks earned by the dependent will be retained but the loss of Vitality Points could impact your Earned Status. To review your Status, check the Achievement Dashboard by scrolling over Get Healthy and click Achievement Dashboard. **Please note: family status changes take approximately 30 days to reflect on your HumanaVitality account.** If you have

questions about this process, please contact the Benefits Hotline at 317-232-1167 (within Indianapolis) or toll-free at 877-248-0007 (outside Indianapolis).

Example: On January 1, 2016 Ken Adams is enrolled on the medical and HumanaVitality plan along with his 23 year old son Sam. At this point he has to achieve 8,000 points by August 31, 2016 to achieve Silver Status and qualify for the 2017 Wellness CDHP. By the end of February, the Adams have exactly 8,000 Vitality Points, with Ken earning 4,200 and Sam earning 3,800. In March, Sam starts a new job and begins to carry his own insurance. Ken then drops him from this plan. Now, Ken’s new target for achieving Silver Status changes to 5,000 Vitality Points; but since Sam’s points are removed Ken still needs 800 additional points to reach Silver Status. Note, Ken’s Reward Status will remain at Silver, while his Earned Status will go back to Bronze.

<u>Old Points Needed/Earned</u>	<u>New Points Needed/Earned</u>
Ken – 5,000/4,200	Ken 5,000/4,200
Sam (Adult Dependent) – 3,000/3,800	
<i>Total points needed for Silver = 8,000</i>	<i>Total points needed for Silver = 5,000</i>

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Wellness Champions

What is a Wellness Champion?

A Wellness Champion is a volunteer who serves as an ambassador of wellness to his/her respective agency/work location, through the promotion of, and active participation in Invest in Your Health wellness programs. These individuals will lead by example through practicing healthy behaviors and supporting the State's wellness initiatives. For a more detailed description of the Wellness Champion's responsibilities, please view the [Wellness Champion Description](#).

Who is my Wellness Champion?

There are several Wellness Champions throughout the State that represent a variety of agencies and work locations. For a complete list of current Wellness Champions please visit investinyourhealthindiana.com. If your agency/work location does not have a Wellness Champion and you are interested in serving in this capacity, we encourage you to apply [here](#).

Do the Wellness Champions have access to my information?

No. Wellness Champions will not have access to any personal information that you do not disclose to them personally.

How do I apply to become a Wellness Champion?

Complete and submit the [Wellness Champion Request Form](#) that is located on the Invest in Your Health Indiana website. Directions for how to submit are included at the bottom of the form. Be sure to discuss your application with your immediate supervisor and obtain their approval and signature on your request form.

How do I share ideas or comments on how to improve the Wellness Champion network or the Upgrade program?

For any comments or improvements regarding the Wellness Champion network or the Upgrade program, please contact the State Health & Wellness Manager, Cameron Troxell via email at ctroxell@spd.in.gov.

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